



UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

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Order Filed on February 18, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

MICHELLE M. TRACEY,

Debtor

Case No.: 19-26949-JNP

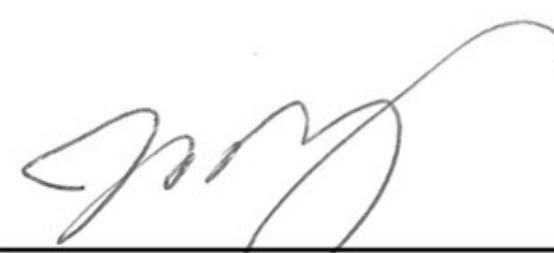
Judge: Jerrold N. Poslusny Jr.

**CONSENT ORDER SETTLING OBJECTION TO CONFIRMATION
BY EXETER FINANCE, LLC**

The Relief set forth on the following pages, numbered two (2) through three (3) is hereby

ORDERED.

DATED: February 18, 2020


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Michelle M. Tracey
Case No.: 19-26949-JNP
Caption of Order: Consent Order Settling Objection to Confirmation

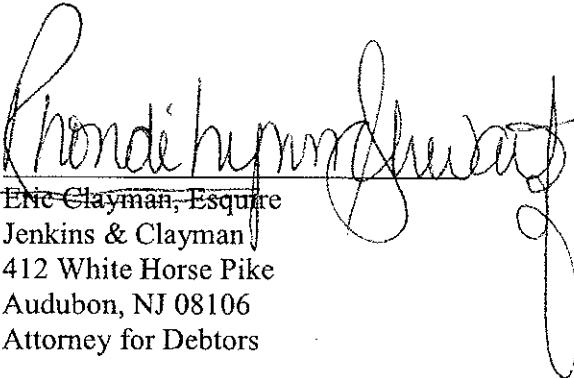
Upon the Objection to Confirmation of Exeter Finance, LLC ("Exeter"), and whereas the Debtors and Exeter seek to resolve the Objection; it is hereby stipulated and agreed to that:

1. The Debtors own a 2012 KIA Optima-4 Cyl. Sedan 4D EX, V.I.N. 5XXGN4A74CG042774, securing a lien held by Exeter.
2. Exeter shall be paid \$15,973.50 plus 5.50% interest for sixty (60) months shall be paid as a secured claim to Exeter through the Bankruptcy Plan by the Chapter 13 Trustee. Payments will total \$18,306.74.
3. The remainder of Exeter's claim shall be treated as a general unsecured claim.
4. Exeter shall retain its lien on the 2012 KIA Optima-4 Cyl. Sedan 4D EX until the Debtors completes her Chapter 13 Plan and receives her discharge.
5. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 case due to dismissal, termination, or conversion, this agreement is not binding upon the parties.

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Debtor: Michelle M. Tracey
Case No.: 19-26949-JNP
Caption of Order: Consent Order Settling Objection to Confirmation

We hereby Consent to the form and entry of the foregoing Order.


Eric Clayman, Esquire
Jenkins & Clayman
412 White Horse Pike
Audubon, NJ 08106
Attorney for Debtors


Jason Brett Schwartz, Esquire
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Attorney for Exeter Finance, LLC